



# GRACE CHURCH STOKE ON TRENT

## **ACCOUNTS & TRUSTEE REPORT**

YEAR ENDED - 31ST MAY 2025

**GRACE CHURCH STOKE ON TRENT  
LEGAL & ADMINISTRATIVE DETAILS  
FOR THE YEAR ENDED 31 MAY 2025**

**Address for Correspondence**

Grace Church Stoke on Trent  
Unit B, Metro Business Park  
Clough Street, Hanley.  
Stoke on Trent ST1 4AF

**Governing Document**

CIO Constitution Dated - 23rd August 2021

**Charity Registration Number**

1195662

**Trustees**

Rebekah Chalmers	Chairperson
Rachel Ainscough	Treasurer
Nathan Ainscough	
Robert Mundy	
David Keeping	
Nick Bradley-Carter	
Wendy Blood	Appointed 1st November 2025

**Independent Examiner**

Archie McDowall BA CA  
Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

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## **GRACE CHURCH STOKE ON TRENT**

### **REPORT OF THE TRUSTEES**

#### **FOR THE YEAR ENDED 31 MAY 2025**

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31 May 2025

#### **Objects of the charity**

The charity has been a Charitable Incorporated Organisation since 23rd August 2021 (Charity Number 1195662) and is registered with the Charity Commission in England & Wales.

The objects of the charity, as set out in the governing document are:

- a) the advancement of the Christian religion in accordance with our statement of faith appearing in the schedule hereto in Stoke-on-Trent, Staffordshire or other parts of the United Kingdom and/or the world as the trustees of the charity may from time to time see fit.
- b) the relief of those in need by reason of hardship, distress and/or sickness, in particular (but not limited to) the provision of loans, gifts, accommodation or shelter.

The trustees note that Grace Church is not a building, but a diverse group of people joined together by Jesus Christ. We are one of many churches hoping to see "THE CHURCH" impact our city in a way that is so integral to its welfare, we can truly say we are building Church the city can't do without. Grace Church cares for one another and tries to be of public benefit to our non-members, especially those in poverty. We offer practical support and teach about Jesus so others can know Him for themselves

Our vision is that 'By the end of 2025, Grace Church Stoke on Trent will be thriving as a place of welcome, safety and growth'

Grace Church Stoke on Trent is one of many ChristCentral Churches (Registered Charity No. 1151447) working together under the apostolic leadership of Jeremy Simpkins and his team. ChristCentral is part of the worldwide Newfrontiers family of churches (Registered Charity No. 1060001), providing opportunities for us to impact not just our UK region but also into other nations.

#### **Summary of the charity's main activities and achievements**

To further the above objects and vision, the charity's main activities and achievements are as follows:

- Holding regular church services and groups open to all for sung worship, bible teaching, prayer (as well as other fun activities like quiz/games nights and day trips)
- Utilising our venue to care and support local people, especially those in poverty (see below for more detail)
- Utilising our venue to care and support church members (e.g. children and youth events, training events, meals for students and 20s)
- Supporting other churches and charities in the UK and abroad (e.g. through ChristCentral Churches)

**The church recognises the need to impact our local community and wider city. These are some of the activities undertaken to achieve this:**

► **Kidzplay @ Grace Church** - Free stay and play group for children under 5 and their parents/carers. We open on a Monday morning during term time and offer free play, story time, singing, crafts and sensory activities with free refreshments for adults and children. We have lots of new families joining Kidzplay since September and have 15 children and 10 adults on the books. Kidzplay is run by a dedicated team of volunteers and we have been blessed by help from one off volunteers at times too.

► **Foodbank Distribution Centre** - Since 2014 we have partnered with the Trussell Trust Stoke-on-Trent Foodbank (Registered Charity No. 1132208) by operating as a distribution centre which is now open every Thursday morning. Teams of volunteers welcome individuals and families in crisis, providing emergency food parcels upon receipt of a valid Foodbank referral.

In addition to hosting a distribution session, we also serve as one of the Foodbank's collection points, regularly gathering food donations from our church community. The Foodbank work is led by a dedicated and passionate team of volunteers who give their time each week to support those in need.

► **Open House** - On a Wednesday evening, we open our doors for 'Open House.' This is a warm space where anyone is welcome to come along whether it be for a simple meal, company, activities or simply just to stay warm for a couple of hours. Guests who are experiencing homelessness, low income and/or loneliness can attend. We provide soup, bread, biscuits, hot and cold drinks, and essential items, such as sleeping bags, hats, gloves, socks, rucksacks, roll mats and toiletries are available if required. Activities hosted include watching a programme/film, jigsaws, board and card games, table tennis, pool, quizzes or simply just sitting and chatting.

► **CMA Grace Money** - A free-to-client debt advice service, affiliated with Community Money Advice (Charity No. 1111436), is run from the church premises by a team of trained volunteers. The service supports individuals across the city who are struggling with debt or in need of financial guidance.

Our volunteers provide accredited advice, assist with budgeting, explore insolvency options, offer ongoing support, and negotiate with creditors on behalf of clients. Community Money Advice (CMA) provides expert training, resources, and a framework of governance to ensure the service operates to a high standard of care and good practice.

► **Craft & Chat** - Launched in May 2022, Craft & Chat offers therapeutic crafting and community for those experiencing mild mental ill-health, isolation, or loneliness. Referrals come from social prescribers and self-referrals. The group is run weekly during term time by a team of experienced volunteers, led by someone with professional and counselling experience. Over the past year, the group has grown into a supportive community eager to give back, contributing to Stoke-on-Trent's Centenary celebrations by making bunting and hosting a Big Centenary Tea Party with guests including social prescribers and friends. Participants consistently report positive benefits, and some are now being recruited as volunteers, enhancing their wellbeing and bringing valuable lived experience to the team.

► **Families grown by Adoption** - Since May 2022 we have ran a support group that provides whole family activities and support for local families who are growing, or who have grown their family through adoption. This group runs 6 times a year, with activities and refreshments for families to enjoy together, whilst also offering a space and welcoming place for families to meet others with similar situations and experiences, giving them the opportunity to draw on peer support and advice and make local connections and relationships with others in the local area. This group is led by a volunteer and supported by other volunteers.

A significant number of Church members volunteer their time to lead, sustain and develop the ministries and activities of the church. Their contribution is vital to the success of the charity and cannot be quantified. Our total membership at the end of May 2025 was 87 adults.

In planning the activities the Trustees have applied the guidance on public benefit issued by the Charity Commission.

### **Financial review**

During the year, our total income increased by £8,108 to £141,005 (2024: £132,898) and expenditure increased by £18,401 to £120,483 (2024: £102,082). As a result, the cash held at year end increased by £20,522 to £70,098 (2024: £49,576) of which £69,977 was unrestricted and can be used for any charitable purpose.

For the coming year the Trustees and Eldership team have set a budget with an approximate £13,000 deficit. We have done this secure in the knowledge that we have the reserves to cover more than this deficit if our income prediction is not exceeded. This will be reviewed periodically throughout the year.

### **Staffing**

Within this financial year we employed; David Keeping, Church Leader (22.5 hours per week) Rebekah Edwards, Church Administrator (7.5 hours per week - increased to 11.5 hours from May 2025) and we also employed Erik Buren as a GraceKids & Youth Leader (7.5 hours per week until 1st Sept 2024) Following Erik's departure, we recruited both Sam and Hannah Latcham to take over leadership of Grace Kids and Youth. They each work 3.75 hours per week, sharing the responsibilities of the role and being responsible for the wider ministry. Staffing needs are regularly reviewed by the Elders and Trustees, who continue to assess the evolving needs of the church. During this financial year, it became clear that additional paid elder hours were necessary due to an increasing workload. As a result, a decision was made to increase David's hours to 30 per week, effective from 1st June 2025. All Staff, Trustees, and Elders are committed and active members of the church community.

### **Reserves policy**

It is the aim of the Trustees to maintain unrestricted reserves—not committed or invested in fixed assets—at a level sufficient to cover between two and three months of committed expenditure. This policy helps ensure that the charity could continue operating in the event of an unexpected reduction in income or increase in costs.

At year end, the church's reserves stood at £69,977, which is above the minimum threshold of two months' committed expenditure. This means the charity is currently in compliance with its reserves policy.

Given the level of reserves held at year end, we are planning to increase expenditure in the next financial year—most notably through increased staffing hours. In addition, we are beginning to set aside funds towards a potential future venue. These savings will be transferred into a designated fund for that purpose.

**Governance**

Responsibility for setting policy and making operational decisions lies with the Trustees, who meet regularly to oversee and monitor the activities of the charity. Spiritual governance and leadership of the Church Fellowship is entrusted to the Eldership team. These two teams work closely together, with the Church Leader also serving as a Trustee, helping to ensure alignment between practical and spiritual leadership.

The annual budget is developed and agreed upon jointly by both the Trustees and the Elders. New Trustees are recruited from within the church membership and are appointed by a majority vote of the existing Trustees.

**Risk statement**

The charity is exposed to various risks - be they operational, financial or reputational. The trustees review the charity's activities regularly to identify significant risks and, where possible, they take appropriate measures to mitigate those risks.

**Responsibilities of trustees**

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

**Approval**

This report was approved by the trustees and signed on their behalf by:

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RACHEL AINSCOUGH

Date:

**INDEPENDENT EXAMINER'S REPORT  
TO THE TRUSTEES OF  
GRACE CHURCH STOKE ON TRENT**

I report to the trustees on my examination of the accounts of Grace Church Stoke on Trent ('the charity') for the year ended 31 May 2025 on pages 7 to 10 following.

**Responsibilities and basis of report**

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Archie McDowall BA CA  
Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date:

**GRACE CHURCH STOKE ON TRENT**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 MAY 2025**

	Notes	General Fund £	Restricted Funds £	2025 £	2024 £
<b>INCOME:</b>					
Donations		112,441	1,525	113,966	109,271
HMRC Gift Aid		23,889	224	24,113	21,360
Grants		-	-	-	820
Charitable activities		-	-	-	300
Hire of venue		270	-	270	305
Other income		707	1,950	2,657	842
<b>Total receipts</b>		<u>137,307</u>	<u>3,699</u>	<u>141,005</u>	<u>132,898</u>
<b>Payments</b>					
Payments in relation to charitable activities undertaken directly	1	97,087	9,396	106,483	95,899
Grants paid in relation to charitable activities undertaken by	2	13,900	100	14,000	6,183
		<u>110,987</u>	<u>9,496</u>	<u>120,483</u>	<u>102,082</u>
<b>Total payments</b>		<u>110,987</u>	<u>9,496</u>	<u>120,483</u>	<u>102,082</u>
Net of receipts / (payments)		26,320	(5,798)	20,522	30,816
Transfers between funds	4	-	-	-	-
<b>Net movement in funds</b>		<u>26,320</u>	<u>(5,798)</u>	<u>20,522</u>	<u>30,816</u>
Cash funds as at last year end		43,657	5,919	49,576	18,760
<b>Cash funds at this year end</b>	A	<u>69,977</u>	<u>121</u>	<u>70,098</u>	<u>49,576</u>

The notes on pages 9-10 form part of these accounts.



**GRACE CHURCH STOKE ON TRENT**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 MAY 2025**

	Unrestricted funds Notes: £	Restricted funds £	2025 £	2024 £
<b>A Cash funds</b>				
Cash at bank with immediate access	69,977	121	70,098	49,576
	<u><b>69,977</b></u>	<u><b>121</b></u>	<u><b>70,098</b></u>	<u><b>49,576</b></u>
<b>B Other monetary assets</b>				
Gift aid due to charity	2,146	-	2,146	2,986
Employment overpayment owed back	-	-	-	283
Vodafone refund due	16	-	16	-
	<u><b>2,162</b></u>	<u><b>-</b></u>	<u><b>2,162</b></u>	<u><b>3,269</b></u>
<b>C Liabilities</b>				
<b>Falling due within one year</b>				
Fee for Independent Examination	900	-	900	840
Accrued expenses	449	-	449	-
	<u><b>1,349</b></u>	<u><b>-</b></u>	<u><b>1,349</b></u>	<u><b>840</b></u>
<b>Total</b>	<u><b>1,349</b></u>	<u><b>-</b></u>	<u><b>1,349</b></u>	<u><b>840</b></u>

**D Assets retained for charity's own use**

	Fund to which asset belongs	Cost £
Music & PA Equipment	General	10,210
Computers & IT	General	2,869
Furniture	General	13,129
Other	General	10,481
		-
		<u><b>36,689</b></u>

Trustees have used the original cost of these assets to assess the value; this is also the current insured value.

**E Guarantees and secured debts**

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

The accounts were approved by the trustees and signed on their behalf by:

\_\_\_\_\_  
RACHEL AINSCOUGH

Date:

The notes on pages 9-10 form part of these accounts.

**GRACE CHURCH STOKE ON TRENT**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 MAY 2025**

**1 Accounting policies**

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

		<u>Unrestricted Funds</u>			
		General	Restricted	Total	Total
		funds	funds	2025	2024
		£	£	£	£
<hr/>					
<b>1    Payments in relation to charitable activities undertaken directly</b>					
Employment costs inc Travel Expenses	3	39,143	4,749	43,892	34,803
Rent		30,000	-	30,000	28,393
Light, heat & water		6,174	-	6,174	11,716
Insurance		2,275	-	2,275	2,174
Support Services (ministry, training, hospitality)		6,935	766	7,701	6,407
Outreach / Community action activities		3,767	213	3,980	3,770
Maintenance of buildings & equipment		5,202	-	5,202	3,768
Work among the young		984	3,137	4,121	1,875
<b>Costs incurred on support &amp; administration</b>					
Governance costs		-	-	-	-
Independent examiner's fee		840	-	840	840
Administration & Communication		1,767	532	2,299	2,154
		<u>97,087</u>	<u>9,396</u>	<u>106,483</u>	<u>95,899</u>
<b>2    Grants paid in relation to charitable activities undertaken by others</b>					
Grants for:					
ChristCentral Churches - Christian Mission in the UK & Overseas		11,400	100	11,500	5,383
ChristCentral Church in Cambodia		1,000	-	1,000	600
ChristCentral Church in Chemnitz		1,000	-	1,000	-
Other UK Charity		500	-	500	200
		<u>13,900</u>	<u>100</u>	<u>14,000</u>	<u>6,183</u>

**3 Transactions with related parties**

David Keeping, a Trustee, who is the son-in-law of Robert Mundy (Trustee) served as church leader and was paid gross £29,931 [2024: £28,530] and pension contributions of £2,694 [2024: £2,568] for serving in that capacity and not as a Trustee. These payments are permitted by the charity's governing document

Since November 2024 Hannah and Sam Latcham are employed as our Grace Kids & Youth Workers. They went through a competitive recruitment process and are now each employed for 3.75 hours per week. Hannah is the daughter of Robert Mundy (Trustee) and Sam is the son-in-law of Robert Mundy (Trustee). Both have been paid gross £1,798 over this financial year and have been paid £162 in pension contributions.

The ChristCentral Church in Cambodia who we made a donation of £1000 to, is led by Abi & Sam Little. Abi is the sister of Rebekah Chalmers who as of January 2024 is the Chair of Trustees for Grace Church. The financial and spiritual support of this church had begun prior to Rebekah becoming a Trustee.

Trustees who have a conflict of interest or a relationship with a related party are excluded from any discussions or decisions concerning that party's employment, remuneration or our financial support of the church.

#### 4 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General Funds	43,657	137,307	(110,987)	-	69,977
Restricted Funds					
ChristCentral	-	100	(100)	-	-
Grace Money	60	-	(60)	-	-
Craft & Chat	275	-	(153)	-	121
GraceKids	5,584	2,599	(8,183)	-	-
PA	-	750	(750)	-	-
Refreshments	-	250	(250)	-	-
	<u>5,919</u>	<u>3,699</u>	<u>(9,496)</u>	<u>-</u>	<u>121</u>
Total funds	<u>49,576</u>	<u>141,005</u>	<u>(120,483)</u>	<u>-</u>	<u>70,098</u>

\*ChristCentral - This fund was used to collect donations given towards an offering ChristCentral held in July 2024. This was paid out in September 2024

\*Grace Money - £320 of this was received from CMA (Community Money Advice) in September 2023 after a successful application to their trust fund to help us with training costs for our advisors to complete essential training. The remainder was a gift from a church member for the same purpose. The money was spent throughout the year and the remaining £60 was spent in August 2024 when the relevant training was available.

\* Craft & Chat - This fund is restricted for the work of the Craft & Chat project. A grant was received in December 2021 from Stoke on Trent City Council from the local councillors ward budget specifically for this project. A second grant for £500 was given by Vast's Totally Stoked Small Group Support Grant in July 2022. The expenses for the project are still being taken out of this restricted fund.

\* GraceKids - This fund was set up in Oct 2023 just prior to us employing a Youth & Childrens worker. The money was raised from a special offering to be used to fund the employment costs and any other costs of GraceKids and GraceYouth

\*PA - This fund was set up in October 2024 when donations were given towards a PA project. This was all spent within this financial year

\* Refreshments - This fund is used if donations have been given specifically for hospitality purposes or to collate contributions towards meals/refreshments